

REMARKS

Reconsideration and allowance are requested in view of the above amendments and following remarks. Claims 1-6, 8, 9, 28, 29, 31, 32, 34, 35, 37, 38, 42-49, 51-58, and 60-65 have been cancelled without prejudice or disclaimer, and new claims 66-101 have been added. Upon entry of the amendments to the claims, claims 66-101 will be pending with claims 66, 78, and 90 being independent. Support for the new claims is found throughout the specification. No new matter has been added.

35 U.S.C. § 101 Rejection

The Examiner rejected claims 1-9, 28, 29, 31, 32, 37, 38, 42-46, 48, 49, and 51-56 under 35 U.S.C. § 101 as being directed to non-statutory subject matter. Applicants traverse this rejection for at least the following reasons.

While Applicants do not agree with the grounds of rejection advanced by the Examiner, Applicants have cancelled claims 1-9, 28, 29, 31, 32, 37, 38, 42-46, 48, 49, and 51-56 rendering the rejection moot.

35 U.S.C. § 112 Rejection

The Examiner rejected claims 3, 8, 9, 29, 32, 35, 42, 46, 51, 55, 56, 60, 64 and 65 as being indefinite for failing to particularly point out and distinctly claim the subject matter regarded as the invention. Applicants traverse this rejection for at least the following reasons.

Applicants have cancelled claims 3, 8, 9, 29, 32, 35, 42, 46, 51, 55, 56, 60, 64 and 65 rendering the rejection of these claims moot.

35 U.S.C. § 103 Rejection

The Examiner rejected claims 1-6, 8, 9, 37, 38, 47-49, 51-58, and 60-65 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,076,092 to Goldberg et al. ("Goldberg") in view of U.S. Patent No. 6,609,108 to Pulliam et al. ("Pulliam") and further in view of U.S. Patent No. 6,226,745 to Wiederhold ("Wiederhold"). The Examiner rejected claims 28, 29, 31, 32, 34 and 35 under 35 U.S.C. § 103(a) as being unpatentable over Goldberg in view of Pulliam. Applicants traverse these rejections for at least the following reasons.

While Applicants do not agree with the grounds of rejection advanced by the Examiner, Applicants have cancelled claims 1-6, 8, 9, 28, 29, 31, 32, 34, 35, 37, 38, 42-49, 51-58, and 60-65 rendering the rejection of these claims moot.

New Claims

Applicants have added new independent claims 66, 78, and 90 and dependent claims 67-77, 79-89, and 91-101. New claims 66, 78, and 90 recite, among their other elements, "incompatible applications comprising: (i) an insurance application, (ii) a bank application, (iii) a vehicle dealer application, and (iv) a motor vehicle agency application" and "incompatible databases comprising: (i) an insurance database, (ii) a bank database, (iii) a vehicle dealer database, and (iv) a motor vehicle agency database."

Even if Goldberg, Pulliam, and Wiederhold could be combined, which Applicants do not admit, such a hypothetical combination clearly would fail to teach or suggest all the elements of independent claim 66. In addition, Applicants contend that the prior art of record, including

Goldberg, Pulliam, and Wiederhold, fails to provide any suggestion or motivation to modify reference teachings in such a way as to provide all the features of independent claim 66.

Applicants remind the Examiner that in order to establish a *prima facie* case of obviousness, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings.¹ In addition, there must be a reasonable expectation of success.² Moreover, the prior art must teach or suggest all of the claim limitations.³ Such teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure.⁴

In view of the above, Applicants submit that claims 66-101 each recite a combination of features neither taught nor suggested by the prior art, including Goldberg, Pulliam, Wiederhold and/or the other references of record, and that such claims are allowable for at least this reason.

Accordingly, Applicants request allowance of claims 66-101.

¹ See MPEP § 2143 citing *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

² *Id.*

³ *Id.*

⁴ *Id.*

CONCLUSION

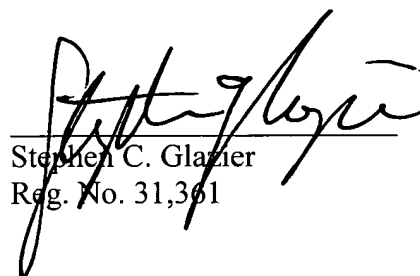
Applicants submit that the present application is in condition for allowance and respectfully request favorable action in the form of a Notice of Allowance. Should the Examiner believe that this application is in condition for disposition other than allowance, the Examiner is invited to contact the undersigned at the telephone number listed below in order to address the Examiner's concerns.

A check for payment of the fee set forth in § 1.17(e) is enclosed along with this submission as required under 37 C.F.R. § 1.114. Please apply any other necessary charges or credits to Deposit Account No. 50-1721.

Respectfully submitted,

Dated: _____

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